



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

July 30 Balance	\$1,280,168		Dec 31, 2008 Balance	\$1,060,854
Total Revenues	\$699,543		Jan - Aug Revenues	\$6,428,357
Employer Premiums	588,299		Jan - Aug Expenses	\$6,190,498
Employee Premiums	98,640		Aug 31, 2009 Balance	\$1,298,713
Other Revenues	12,604			
Total Expenses	\$680,998		YTD Gain/(Loss)	\$237,859
Week 1 Claims	107,415			
Week 2 Claims	150,768			
Week 3 Claims	41,610			
Week 4 Claims	128,264			
Week 5 Claims	74,564			
Rx Claims	93,661			
Other Expenses	84,716			
Monthly Gain/(Loss)	\$18,545			
Aug 31 Balance	\$1,298,713			

Nurse Line Discontinued

The 24-hour nurse line, which was offered through Express Health as a part of our wellness program, is no longer available to City employees. Although we believe it was a valuable resource, the rate of use was so low that we could no longer cost-justify its place in our program. We encourage you to use your new Healthwise Handbook for questions about prevention, home treatment and when to see a health care professional. But remember that no book can replace the need for doctors, and no doctor can replace the need for you to take care of yourself.

Wellness Update

We appreciate everyone who has taken advantage of the "last chance" opportunity to participate in the 2009-10 wellness initiative. Congratulations to all those who meet or exceed the minimum requirements to receive the \$10 per pay premium discount in 2010. And best wishes to those who are now—or will soon be—embarking on their personal improvement plan. You will need to follow through with your plan to remain eligible for the discount. Express Health is a resource for you. Call them (573-7600) if you need further help establishing and meeting your wellness goals.

Open Enrollment

As usual, our open enrollment process will take place in November. Packets will be in your hands by the beginning of the month, and election forms will be due at the end of the month. It's not too soon to start thinking about your health insurance and flex account for 2010, especially if you have other coverage options through your spouse. All elections made during the open enrollment period will be effective January 1, 2010.

Flu Reminders

Take these everyday steps to protect your health:

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it. (If you don't have a tissue, cough or sneeze into your elbow or shoulder, not into your hands.)
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose or mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, stay home for at least 24 hours after your fever is gone except to get medical care. (Your fever should be gone without the use of a fever-reducing medicine.) Stay away from others as much as possible to avoid spreading the flu.

Other important actions that you can take:

- Follow public health advice regarding school closures, avoiding crowds and other social distancing measures.
- Be prepared in case you get sick and need to stay home for a week or so; a supply of over-the-counter medicines, alcohol-based hand rubs (for when soap and water are not available), tissues and other related items could help you to avoid the need to make trips out in public while you are sick and contagious.

What is the best technique for washing my hands to avoid getting the flu? Washing your hands often will help protect you and your co-workers from germs. CDC recommends that you wash your hands with soap and warm water for 15 to 20 seconds. When soap and water are not available, alcohol-based disposable hand wipes or gel sanitizers may be used. If using gel, rub your hands until the gel is dry. The gel doesn't need water to work; the alcohol in it kills the germs on your hands.

If I have a family member at home who has H1N1 flu, should I go to work? If you are well but have an ill family member at home with H1N1 flu, you can go to work as usual. You should monitor your health and take everyday precautions, including washing your hands often with soap and water, especially after you cough or sneeze. If soap and water are not available, use an alcohol-based hand rub. If you become ill, you should notify your supervisor and stay home.

What should I do if I get sick? If you live in areas where people have been identified with H1N1 flu and become ill with influenza-like symptoms, including fever, body aches, runny or stuffy nose, sore throat, nausea, or vomiting or diarrhea, you should stay home and avoid contact with other people. CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. Staying at home means that you should not leave your home except to seek medical care. Specifically, you should avoid normal activities, including work, school, travel, shopping, social events and public gatherings.

Recent studies show an alarming disconnect between what people know and what they do. It's not enough to *know* these guidelines—you must also *follow* them. For more information on preparing for and responding to the H1N1 virus, go to www.cdc.gov/h1n1flu.